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PERCEPTIONS OF RETIREMENT FROM FARMING

BY

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The undersigned certify that they have read, and recommend to the Faculty of Graduate Studies and Research for acceptance , a thesis entitled **PERCEPTIONS OF RETIREMENT FROM FARMING** submitted by MARILYN MEYER in partial fulfillment of the requirements for the degree of MASTER OF SCIENCE in FAMILY LIFE EDUCATION.

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Date: August 19, 1991

DEDICATION

I would like to dedicate this thesis to my husband Don, and our daughters Natasha and Tawnya. My family provided a constant source of support, love and encouragement during the writing of this thesis.

ABSTRACT

This study compared the perceptions of retirement of senior generation farm men and women who are employed in their own family farm operation. The results of this study are of importance as for the first time, women as well as men self-reported their perceptions. Symbolic Interaction Theory provided a framework for focusing on the perceptions of the respondents. The sample consisted of 72 men and 73 women who were part of the larger study Retirement of Self-Employed Workers: Generations in Alberta Farm Families. Data were collected through structured interviews using accompanying questionnaires.

The variables that were examined included (a) the meaning of retirement; (b) the reasons why one might retire; (c) if the individual decides to retire; and (d) at what age does the individual decide to retire. Gender was the independent variable. Descriptive statistics, the Chi-Square test, analysis of variance, and paired t-tests were utilized to test for significance and to discuss the findings of the results.

Analysis of the meaning of retirement revealed that even though men and women did perceive retirement through different perspectives. However, there was congruency of responses between men and women in the meaning of retirement. Furthermore, a common theme to the meaning of retirement emerged. The theme was that both men and women perceive retirement means having little or no responsibility. The importance of the reasons for retirement was ranked by men and women. Congruency was evident in four out of five reasons. For example, congruency was evident in the following reasons

for retirement: to establish children in farming, to pursue other activities, to reduce responsibility, and to provide income. However, there was no congruency in the men and women's ranking, to lighten physical work load, as a reason to retire. Congruency between men and women was evident in the decision to retire or not, as well as, if the decision was to retire, at what age retirement would occur.

The findings from this study are of importance since this is the first time self- reports of farm women have been included in the research, thus permitting a comparison of gender self-report responses to be made. The implications resulting from the findings for family life educators, retirement planners, policy makers and society in general have been outlined. Suggestions for future research have been given.

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CHAPTER 1
INTRODUCTION

> Retirement is considered a complex social institution... Retirement policies, labour market conditions and individual characteristics are but a few factors which impact on the decision to retire...
> (Atchley, 1979, pp. 53).

Farming has been considered a way of life, rather than strictly a way of making a living (Boehlje, 1973). Consequently, retirement from farming may represent a withdrawal not only from the work of farming, but also an alteration of a long-term lifestyle for the farm family. Alberta has an aging farm population, with the average age of farmers approximately 55 years (Keating, 1988). In the next decade, many older farmers may be contemplating retirement. The decision to retire from farming has implications not only for the individual and the farm family, but for the farm operation, the farm community, the labor market and eventually, society in general.

Studies of retirement have been conducted by researchers from numerous disciplines using a range of theoretical approaches and designs. One aspect of retirement that has received proportionally less consideration is the retirement of the self-employed. Farmers represent one category of the self-employed. Self-employed people, such as farmers, can be defined as individuals who work for themselves and are thus responsible for their own incomes and welfare. The purpose of this research is to study perceptions

regarding retirement of men and women, who are employed in their own family farm operation, in the pre-retirement period of the retirement process.

The self-employed farmer has generally been excluded from research for several reasons. First, age restrictions requiring mandatory retirement, which does not include the self-employed, has been the focus of many studies. Second, pension plans have been the impetus of various research projects; however, the self-employed farmer is unlikely to be a member of private pension plans. Third, studies of retirement that have included self-employed farmers have only included the male gender. Finally, studies involve workers within specific occupations with on-site location whereas farmers and farming present a challenge for sampling due to geographic location.

As self-employed people have the option of whether or not to retire, their perceptions of what retirement will mean to them may influence their ultimate decision regarding retirement. Consequently, the operational definition of retirement that has been selected for this research is a self-definition, developed by Roadburg (1985, p. 10) "someone considers himself or herself retired, regardless of age, number of weeks worked in the past year or source of income."

A key to Roadburg's definition of retirement is self-perception. Symbolic interaction theory acknowledges the importance of self perception and has been selected as the framework for this research study. Self-perception influences the meaning that the individual gives to a specific social situation. The meaning of a social situation that is perceived by the individual is also influenced by both primary and secondary reference groups. Congruency of meaning between interacting individuals can provide meaning to specific social

situation, such as retirement. Furthermore, congruency of meaning for a specific social situation permits efficient organized behavior not only for individuals, but for society in general.

In this research study, a secondary analysis will be conducted to determine if congruency regarding retirement exists between men and women employed in their own family farm operation. Data generated from 1990 research project Retirement of Self-Employed Workers: Generations in Alberta Farm Families conducted by Drs. Norah Keating and Brenda Munro will be utilized in the analysis. The following research goal, questions, and hypotheses have guided this current study.

Research Goal, Questions and Hypotheses

The research goal is to compare perceptions about retirement of men and women who are employed in their own family farm operation in the pre-retirement period of the retirement process. More specifically, the research questions and corresponding hypotheses are as follows:

1. What does retirement from farming mean to men and women employed in their own family farm operation? It is hypothesized that there will be congruency in the meaning of retirement between men and women employed in their own family farm operation.

2. How do men and women employed in their own family farm operation rate five reasons for retiring from the family farm operation? The five reasons were to (a) lighten your physical work load; (b) establish your children in farming; (c) pursue other activities; (d) reduce responsibilities and (e) provide income for retirement. It is hypothesized that there will be congruency in the

rating of importance for each of the five reasons for retirement between men and women employed in their own family farm operation.

3. Do men and women employed in their own family farm operation decide to retire from farming? It is hypothesized that there will be congruency in the decision of men and women to retire or not from their own family farm operation.

4. If men and women employed in their own family farm operation decide to retire from farming, at what age do they retire? It is hypothesized that there will be congruency in the age that men and women decide to retire from their own family farm operation.

Definitions

The following definitions will be utilized for the key concepts in this study:

1. Congruency is defined as agreement or harmony of responses between groups to definitions, including meanings, of a specific social situation; that is retirement.

2. Retirement is defined as a self-definition of a social situation " if someone considers himself or herself retired, regardless of age, number of weeks worked in the past year or source of income" (Roadburg, 1985, p.10).

Definitions for other specific terms used in this research study will be defined in the discussion when they are used.

The remaining chapters are organized as follows. In Chapter II, the conceptual framework underlying the study is explained by emphasizing the writings of Stryker (1972). Chapter III includes a review of the relevant literature related to the study. Methodology of the study is discussed in Chapter IV. Chapter V describes the sample and the results obtained from the analysis

of the data utilized in the study. Finally, Chapter VI contains a discussion of the results of the statistical analysis using symbolic interaction theory. Each research question and corresponding hypothesis is discussed. Limitations of the research, implications arising from the discussion, and recommendations for future research are also included in Chapter VI.

CHAPTER II

CONCEPTUAL FRAMEWORK

Introduction

"Retirement has been viewed as a social role, consisting of the general norms regarding the rights and duties of the social position retiree (McDonald & Wanner, 1990, p. 4). How the individual approaches the role of retiree will be influenced by the individual's perception of the role. This perception develops through social interactions that an individual enacts to evaluate and interpret reality. For example, the individual develops a specific perception regarding retirement from a family farm operation. At the same time, the individual develops a general perception regarding retirement in Canadian society.

Symbolic interaction theory (Stryker, 1972) provides a framework for focusing an individual perception and therefore was selected as the theoretical perspective for this research study. The study will be based on the self-report of each individual's perception of retirement within gender reference groups. Utilization of this theoretical framework provides rigor to the discussion of the findings.

In this chapter the concepts of symbolic interaction are introduced and relevant underlying assumptions are discussed (see Figure 1). Socialization, anticipatory socialization, social situation, norms, roles, reference groups, definition of situation, and congruency are discussed and examples are provided. Key concepts of anticipatory socialization and congruency will be utilized in the discussion of the research questions and corresponding hypotheses.

Symbolic Interaction Theory

Socialization is a lifelong process that results in the individual acquiring values, norms, and attitudes of the societal unit that one belongs to as a member. Socialization takes many forms. One form of socialization is the process through which the individual experiences the norms, values, attitudes and subtle dimensions of a role before encountering the actual social situation. This process is known as anticipatory socialization (Burr, Leigh, Day, & Constantine, 1979, p. 84). For example, in anticipation of the social norm of retirement and the social role of retiree, the individual contemplates what retirement means and the reasons why one would choose the role of retiree.

According to the symbolic interaction theory (Stryker, 1972), the process the individual enacts to approach and adjust to new situation(s) warrants discussion. In defining a new situation, the individual must first recognize the social situation, and then self-assign roles. When this concept is applied to retirement, the individual considers one's own perceived meaning of retirement along with reflections of self, and contemplates reasons for retirement that support roles identified with retirement.

In defining the social situation, the individual includes the assignment of positions or roles to others and thus sets expectations or norms concerning their behavior. Consequently, an individual may define one's own role expectations or norms in a given situation by one's own self-concept, as well as in terms of a reference group. The reference group for each individual may vary, but generally it includes members from a primary group such as the significant other (husband or wife), children, and siblings. Members from a secondary

group such as well-known friends and associates from work, social environments, and religious affiliations may also be included.

Individuals who are in similar social situations engage in the same kind of activity to define a new situation. The interplay of behaviors that ensue in the anticipation of retirement is a function of defining the activity of retirement and providing meaning to it. The activity of defining the social situation can result in congruency of the meaning of the social situation. For example, congruency or harmonious meaning can result within a reference group by defining the social situation of retirement (see Figure One). Stryker introduces the concept of congruency and raises questions related to congruence, situation, and role of interacting persons.

In applying Stryker's concepts, congruency of definitions can occur within primary and/or secondary reference groups. For example, congruency can occur within various secondary reference groups such as members of the farming community, gender, and of course, the cohort (age) group. Consequently, congruency of the definitions of the interacting individuals provides meaning to the social situation. Congruency also exists when meanings such as retirement are widely shared throughout a society. For example, in Canada, the accepted belief or expectation for the social situation of retirement is that the individual will retire on or before the age of 65 years.

Congruency within a social situation such as retirement permits efficient, organized behavior for individuals (Stryker, 1972). As the individuals interact with a variety of interpersonal situations, congruency of the definition promotes continuity with self, and also among roles of interacting persons within a

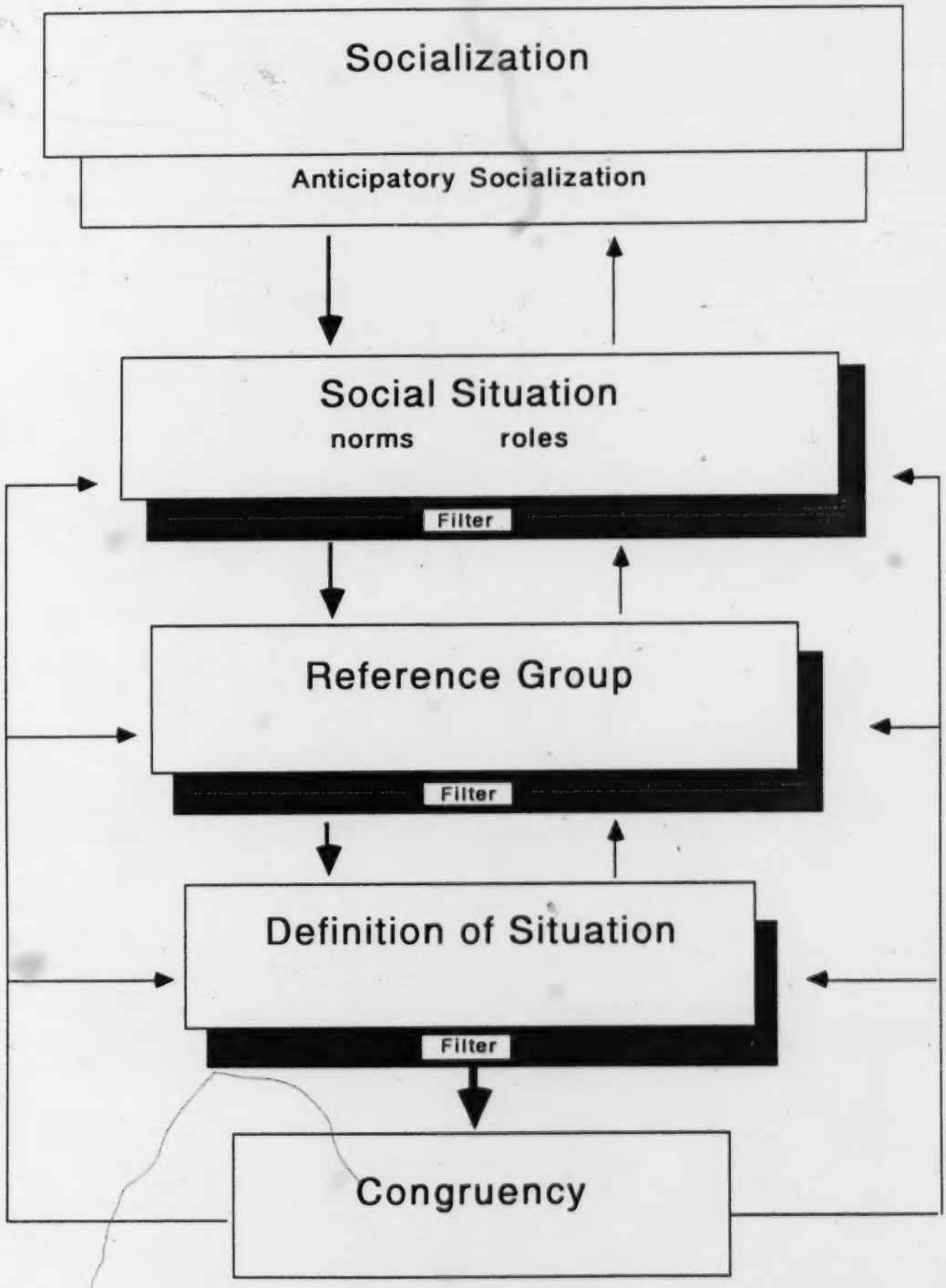
reference group. This congruency of behavior provides guidelines not only for the individuals but for society in general.

When meanings are diverse among interacting individuals, lack of congruency in definition results, leading to incongruities in expectations and possibly personal disorganization. Thus, a crucial issue arising out of symbolic interaction theory is congruency of the definition of the situation, role, and self of the interacting persons which permits organized behavior. Interacting persons are members of a reference group. Therefore, congruency among members can be achieved through the interaction of individuals in a reference group, for example, farm men and women. The focus of this study will be the existence of congruency between the gender group members rather than individual congruency.

In Stryker's discussion of symbolic interaction theory, he views congruency as an important concept but he does not define it. For the purpose of this research study, congruency has been defined as "agreement or harmony of responses between groups of farm men and women to definitions, including meanings, of a specific social situation; that is, retirement".

Figure One

Congruency



Conclusion

Symbolic interaction theory acknowledges self-perception. In the current research, self-definition of retirement is based on the individual's perception of retirement. According to symbolic interaction theory, in anticipation of entering a situation and the norm of retirement, as well as the role of retiree, an individual prepares to respond to that situation by defining it. Thus, the individual contemplates what retirement means and the reasons why one would choose the role of retiree. The self-definition of the social situation of retirement, "if someone considers himself or herself retired, regardless of age, number of weeks worked in the past year or source of income" (Roadburg, 1985, p. 10), has been selected for this research. Symbolic interaction theory facilitates the use of this definition of retirement as it acknowledges the importance of self-perception. In addition, the individual's reference group provides a framework for an individual to derive expectations or norms for behavior related to retirement. For this research study, it is assumed that the individual's reference group generally would contain the significant other (husband or wife), children, siblings, and members of the farming community who include work associates, friends, and neighours. In this research, responses from men and women are studied. Congruency would exist if there is no statistical significant difference among meanings, reasons, decision to retire, and anticipated age of retirement occurring between the groups of men and women who are the interacting individuals within the farming community.

This research takes a snapshot look at how the retirement role is perceived by farm men and farm women. The variables will include the

meaning of retirement for individuals employed in a family farm operation, reasons why individuals would undertake the retirement role from farming, if individuals decide to take the role of retiree and if so, when. For the purpose of this research, congruency is defined as agreement or no statistical significant difference in reported retirement-related responses of groups of men and women employed in their own family farm operation. Thus, congruency of responses to meaning of retirement, reasons for retirement, decision to retire, and if so when, for groupings of men and women in the pre-retirement phases of the retirement process is assessed.

CHAPTER III

LITERATURE REVIEW

This chapter will include the following sections: retirement definitions and research implications, retirement age, retirement and the marital unit, retirement and self-employed workers, retirement and the rural population, and retirement and farming. The literature review included a broad scope of areas as gerontology, aging, sociology, psychology, marriage and family, rural agriculture, and agricultural economy. The focus will be on literature published since 1980, but some pertinent literature published in the 1970s will be included. Finally, a summary of the relevant literature and how this research study will consider research issues and gaps will be discussed.

Retirement Definition and Research Implications

There is no single agreed-upon definition of retirement that is used by researchers. Defining retirement is neither simple nor straightforward (McDonald & Wanner, 1986 pp. 2-8). McPherson (1983) suggests that defining retirement involves at least three considerations: how it is conceptually defined, what the concomitant operational definition is, and how the definition is used analytically (pp. 107-114). For the purpose of this research, the three considerations are discussed in the following paragraphs.

Conceptually, retirement has been thought of as a social institution, an event, a social role, a process, or a phase of life (Atchley, 1980). Retirement as

a social role consists of the general norms regarding the rights and duties of the social position "...retiree" (Atchley, 1980; George, 1980). The concept of retirement as a process, which includes the preparation for retirement, the decision to retire, the actual retirement event, and the stages or phases the individual might experience in retiring, has been addressed (Atchley, 1980; & George, 1980). Retirement as a phase of life has led to studies on career shifts, the abilities of the older worker, and pre-retirement (Keating & Jeffrey, 1983; Connidis, 1982). The effect of the family on retirement and the effect of retirement on the family has evolved (Keating & Cole, 1980; Henretta & O'Rand, 1983).

Operational definitions of retirement are common. Examples of the definitions cited in North American literature include numbers of hours or weeks worked in the past year (McDonald & Wanner, 1982); receipt of social security benefits (Wanner & McDonald, 1986); a definition of oneself as retired (Roadburg, 1985), and a variety of combinations of these three definitions (George, Fillerbaum & Palmore, 1984). Studies of retirement in Canada have typically employed a rather rigid and distinctly arbitrary, definition of role of transition (Martin Matthews & Tinsdale, 1987). For example, parliamentary studies, government reports, and scholarly surveys have discussed role transition as the departure of full-time workers from the paid labour force at or around the age of 65 (Martin Matthews & Tinsdale, 1987). McDonald and Wanner (1990) suggest that "operational definitions of retirement are important because they determine who will be included and who will not be included in

retirement investigations, whose perception of retirement matters, and why contrary answers to the same research questions might be produced (p. 6).

Analytically, retirement can be seen as an independent variable, an intervening variable, or a dependent variable (McPherson, 1983, p. 107). More recently, McDonald and Wanner (1990) suggest the classification of retirement signifies the outcome of retirement research (p. 7). When retirement is used as an independent variable, the goal is to understand what effect retirement has on the individual and society. Retirement as an intervening variable usually appears in investigations in which retirement is not only the central variable of interest but is part of the analytical model. When retirement is classified as a dependent variable, the purpose is to discover what factors cause retirement or influence retirement both at the individual and societal level.

In summary, the preceding review of retirement has included discussions from the three considerations: conceptual, operational, and analytical (McPherson, 1983). McDonald and Wanner (1990 pp. 8) emphasize that the chosen definition of retirement is critical when conducting retirement research. Definitions indicate if the issue of concern is individual or societal, who is included or excluded from analysis, and how retirement is classified or categorized as a variable.

Retirement Age

Canadian workers want to retire, and they want to retire early (McDonald & Wanner, 1990). The Retirement Survey of 1975 (cited in McDonald & Wanner, 1990, pp. 62) indicated that 40% of the retired men would have

preferred to retire before or at the age of 60. In Alberta, one-half of the respondents retired early or planned to retire early; that is, before the age of 65 (Third Career Research Society, 1976).

However, within certain job classifications, labor-force participation rates among the aged are considerably higher than the reported population (Martin Matthews & Tinsdale, 1987). For example, a Canadian study in 1982 reported that two-thirds of older men and women who farm on Canada's farms work past the age of 65, and 21 percent of this sample reported they worked past the age of 70. These workers make up 90 percent of workers over the age of 70 in Canada (Health & Welfare Canada, 1982). In an Alberta study, Keating and Doherty (1986) reported that the majority of farmers of all ages (61.4%) said they had no definite plans about when they would retire. Of those that had made plans to retire, 64% reported that they expect to retire at age 65 or older, with 18.5% reporting that they expected to retire at age 70 or older.

McDonald and Wanner (1990) suggested that self-employment is a key variable in retirement because these is no mandatory retirement policy. They proposed some involvement of the self-employed in the labour force after the age of 65 was related to financial need, because the majority were in small businesses and farming. Wanner & McDonald (1987, cited in McDonald & Wanner, 1990) also indicated a declining proportion of Canada's labour force participation of men age 65 and over. It was noted that the highest level of employment of older men occurred in the prairie provinces, primarily because of the large agriculture industry in the region (Methot, 1987).

To summarize, Canadians generally plan to retire early or at the age of 65. It has been noted that self-employed workers may be the exception to the trend of planning early or age 65 retirement.

Retirement and the Marital Unit

Review of the retirement literature by Gratton and Haug (1983) showed that while women's adaptation to husband's retirement has been closely studied, little is known of married couples' decision to retire. Analysis of the timing of retirement among married couples indicates that the characteristics of both spouses influence individual spouse's retirement decisions (Anderson, K., Clark, R. L., & Johnson, T., 1980; Clark, R. L.., Johnson, T. & McGermed, A. A., 1980). The effects of these characteristics differ in strength and direction depending on gender (Henretta, J. C. & O'Rand, A., 1980), but no conclusions could be generalized.

Shaw (1984) examined retirement plans of women and their husbands. The study included women who were either employed, seeking work, or intending to seek work in the future. The majority of women did not plan to retire at the same time as their husbands. However, they reported that the plans of their husbands did have a strong impact on their plans: having a husband who would retire made it much more likely that a woman would plan to retire. One limitation of the data was that the women's plans were self-reported, but those of the husbands were not. In most cases, "husband's plans" meant the woman's perception of the husband's plans. Campione (1987) also found that the married woman's decision to retire was influenced not only by her own

wage level, social security entitlement, pension benefits, and age, but also by her spouse's wage level and his retirement plans.

Keating and Marshall (1980) reported in a study about the process of retirement that women discussed retirement issues with their husbands at age 51 when the men were 57 years. The differences in ages of the spouse indicates that both are reporting discussions of retirement issues that took place or occurred at approximately the same time. Only 20% reported that they had not jointly discussed retirement plans and this finding coincided with the number of couples who reported that the timing of retirement had been a decision made by husbands only.

In conclusion, little is known about the decision of married couples to retire. Gratton and Haug (1983) recommended that future research on women's retirement should focus on decision-making in the marital unit. The marital unit influences retirement, such that the characteristics of both spouses affect the timing of retirement. Methodological limitation of small sample size and self-report of only one spouse have restricted conclusions of the limited number of reported studies.

Retirement and Self-Employed Workers

Historically, in retirement studies, the self-employed are usually either excluded completely from the analysis, or included with the much larger sample of wage and salary workers. Quinn (1980) concentrated specifically on retirement patterns of the self-employed and in particular, on the extent and correlation of gradual work force withdrawal. He suggested the lack of

compulsory retirement provisions for the self-employed and the relative flexibility with respect to hours allowed the self-employed to withdraw more gradually from the labor force than their wage and salary counterparts.

Quinn completed a study on the self-employed worker; however, he did not include agricultural occupations in the sample. Quinn (1980) reported that partial retirement is a viable option. In fact, in the age group 58-63, partial retirement is more commonly chosen than complete retirement. He noted that the self-employed, even those partly retired, often work long hours, though noticeably fewer hours than those not retired. The incidence of partial retirement appears to increase with age and is more prevalent among respondents with health limitations. The likelihood of partial retirement appears positively correlated with social security and especially pension status.

Keating and Marshall (1980) studied the timing and nature of the process of retirement for husbands and wives who were self-employed. It was suggested that for some groups of workers, and especially self-employed workers such as farmers, retirement is not an event but a process of planning and gradual withdrawal from various aspects of the business of farming. The researchers were interested in the decision about retirement because of the interconnectedness between work and family roles in farm families. Husband and wife discussed financial resources first, then decisions related to retirement. However, when farmers were compared to other self-employed business owners, it was found that farmers reported that they began discussion with their wives at somewhat earlier ages than did business owners.

In summary, self-employed workers are generally excluded from the sample used in retirement studies. This may be due to absence of age restrictions requiring retirement. It has been reported that partial retirement is a viable option among the self-employed. This option has permitted the self-employed, specifically business owners and farmers, to describe retirement as a process rather than an event.

Retirement and the Rural Population

This section of the literature review includes studies of retirement and the rural population. This section is considered pertinent as Coward and Smith (1982) and Lee and Lassey (1980) indicate that lifestyle differences persist between rural and urban elderly populations.

Dorfman, Kohout, and Heckert (1985) reported that for males anticipatory socialization and retiring voluntarily were related to retirement satisfaction. It was suggested that this may be due to the relatively high incidence of self-employment among rural males thus permitting voluntary retirement. The timing and reason for choosing voluntarily retirement by rural males was not described in this study.

Reactions of rural housewives to their husband's retirement and factors associated with satisfaction of rural wives during the retirement years were investigated by Dorfman and Hill (1986). The findings were that joint decision-making is correlated with the satisfaction reported by the wife when retirement occurs. Therefore, they suggested it would be advantageous for rural husbands and wives to engage in more joint decision-making before retirement.

In summary, this review of literature cautions that retirement research should not be generalized from urban to rural populations. The few studies that have been completed with rural populations have often been restricted to males. The majority of the studies have focused on the consequences of retirement.

Retirement and Farming

This section of the literature review will discuss studies that relate to retirement from the business of farming. More specifically, the antecedents to retirement for self-employed farmers will be presented.

Bennett and Kohl (1982) reported that the farm operation has three phases: an entry or establishment phase, a growth phase, and an exit or retirement phase. They suggested that the three phases of the operation can be related to the age of the farmer.

Selles (1988) described three stages in the exit phase of the farm operation. The first stage was partial retirement occurring when the son took on some of the labor previously done by the father.. The second stage, semi-retirement, occurred when management responsibilities and land were transferred to the son. The third or final stage involved complete retirement. This stage was recognized when the father was no longer actively involved in the management of the farm.

The process of exit from the farm for males was investigated by Keating and Munro (1989). The sequence of withdrawal from the farming operation included reduction of work, followed by livestock holdings, then production. This

reduction of work was followed by a reduction in marketing and financial decisions, and finally, reduction in equipment and land holdings. The exit process for male farmers (Keating & Munro, 1989) may begin with reduction of work at the age of 50 and extend to the age of 70 or beyond, with the final transfer of land at the end of the retirement process.

Farmers describe retirement using different operational definitions (Keating & Doherty, 1986). Retirement was described by farmers as the reduction but not necessarily cessation of work, responsibility, and ownership. Although most of the farmers were of the age when it was expected that they would be involved in retirement planning, the majority said that they had made no definite plans about how or when they would retire. However, more older farmers did report that they had retirement plans.

The most important reasons for retirement reported by farmers in the study by Keating and Doherty (1986) were the desire to decrease workload and responsibility, and the desire to establish a son in farming. Secondary reasons for retirement included health, finances, and an interest to pursue other activities, particularly travel. The sample only included male farmers. Wives were not included in the survey.

In summary, a review of the literature on retirement from farming revealed that only males were included in the sample. The exit process from farming has been categorized into stages. This process began about the age of 50 and extended to the age of 70 or beyond. The most significant reasons for retirement for male farmers were to reduce workload and responsibilities, and to establish children in farming.

Summary of the Relevant Literature

In summary, it is clear that retirement is a complex, multi-faceted phenomenon studied by researchers from a wide span of disciplines. Although the individual has been the focus of retirement research, a number of questions about individual retirement remain unanswered. More specifically, rural self-employed men and women have generally been excluded from retirement literature and studies. To eliminate gaps, current and future research should build on the following points:

1. Definitions of retirement should involve conceptual, operational, and analytical considerations.

2. Trends of retirement patterns within certain job classifications including both employed and self-employed individuals should continue to be detailed.

3. Urban and rural self-employed workers should be included in the unit of analysis when operationalizing retirement.

4. The variable of both genders should be operationalized when considering antecedents and consequences of retirement in the rural population.

5. Spouses of self-employed workers (i.e. farmers) should be included as a variable when considering the antecedents of retirement.

6. The variable affecting the decision to retire should include the perceptions of the spouse, as well as, the perceptions of others.

CHAPTER IV
METHODOLOGY

Introduction

For this research, data generated by the research project Retirement of Self-Employed Workers: Generations in Alberta Farm Families (1990) conducted by Drs. Norah Keating and Brenda Munro of the Department of Family Studies, University of Alberta were utilized. The study was part of a larger, collaborative, international project to examine the retirement process of farmers in New Zealand, the United States and Canada. The purpose of the Alberta study was to investigate the retirement process of Alberta farm families from the perspective of men and women in the senior generation along with the perspective of their children, the younger generation. The study emphasized generational perspectives and potential stressors inherent in the retirement process. The Alberta study was funded by the Alberta Senior Citizen's Secretariat and Alberta Agriculture.

The current research study being described is a secondary analysis of the data from the 1990 Alberta study. This chapter includes a description of the procedure, sample selection, and research instruments. The research goal, data analysis, and research questions and hypotheses sections have also been included.

Procedure

To begin the data collection for the Retirement of Self Employed Workers: Generations in Alberta Farm Families project, orientation sessions were held for

29 Home Economists from Alberta Agriculture. The home economists had regional offices throughout Alberta. They had volunteered to collect data for the study. The criteria for selecting the sample for the study and the method for collecting the data were reviewed at the orientation sessions. The data collection method included a structured interview with a set of four questionnaires, one for each man and woman of each of the senior and younger generation. The interview process was carefully reviewed with the home economists. For example, the home economists were cautioned to follow exactly the precise wording and order of each question. They were requested to record responses exactly as given. The ethical issue of maintaining confidentiality was discussed during the orientation session.

Following the orientation, home economists contacted potential sample participants by telephone, in-person meetings or at other events, and during farm visits that had been arranged for purposes other than data collection. The home economists scheduled interviews several days in advance and the time was confirmed the day before the scheduled appointment. Couple interviews were scheduled back-to-back to prevent contamination of responses from either spouse.

The home economists visited the homes of the respondents to collect the data. Informed consent was obtained from each respondent. The structured interview using the accompanying questionnaire was conducted in the respondent's home during a private face-to-face meeting. The information collected in the interview was recorded by the home economist on the appropriate questionnaire.

At the regional office, the home economists made a copy of the completed questionnaire sets. The copy of the set was stored in a secure place with interview identification numbers. Addresses of the interviewees were stored in a separate location. Original sets of the questionnaires were sent via courier to the Research Office, Family Studies Department, University of Alberta within two working days of completion of the interviews. The completed questionnaires had the home economist's initials and the interview number on the top right hand corner of the first page. Upon receipt at the research office at the university, the questionnaire sets were checked for accuracy and completeness. When all original sets of questionnaires had been received and checked, the home economist was contacted and asked to destroy the copies of the questionnaires.

Respective procedures were developed to ensure that confidentiality was maintained regarding information received during interviews. No markings were placed on the questionnaire that could identify the respondents. Home economists reassured respondents that confidentiality would be maintained as results and discussion of the findings would be presented in aggregate form. Respondents were given the opportunity to request a summary of the findings of the 1990 study.

Sample Selection

The purposive sample for the study by Keating and Munro (1990) was selected according to specified criteria outlined by the primary researchers. The criteria for selecting the sample was that the fathers of the senior generation had to be between 50 and 70 years old with at least one child 18

years or older involved in the family farm operation. A family group included parents, and their most involved daughter and her husband; or parents, and their most involved son and his wife. Ineligible family groups included childless couples: first, older couples who had no children; and second, older couples farming with nieces, nephews, or kin other than their own children. Eligible families that had one or more member ill or disabled and unable to take part in the interview during the period the interviews were conducted, were not included in the sample. The criteria for sample selection was supported by previous research. For example, it was estimated by Keating in 1988 that over 90% of farm businesses in North America are family owned and operated. In previous research by Keating and Doherty, 1986; major decisions about retirement occurred during the age period of 50 to 70 years.

The 21 home economists selected the sample according to the selection criteria outlined by Keating and Munro (1990). Then the structured interviews took place with the families.

A total of 74 two-generation Alberta farm families participated in the study. The respondents who were selected were divided in to four groups: 72 senior generation males, 73 senior generational females, 73 younger generation males, and 62 younger generation females.

For the purpose of this research study, the responses from the total senior generation sample of the Keating and Munro (1990) study were utilized. Therefore, the sample for this research consisted of 72 farm men and 73 farm women from the senior generation. The men were married, between the ages of 50 and 71 years and had a child or children 18 years or older involved in the

farming operation. The women were married, between the ages of 42 and 70 and had a child or children 18 years or older involved in the farming operation.

Research Instruments

To collect data for the 1990 study, a structured interview was developed for each member of the family that used the interview method with an accompanying questionnaire for recording responses. The objective of the 1990 study was three-fold: to examine the process whereby farm families retire and transfer the business, to examine generational perspectives on movement out of the farming business by the older generation and into the farming business by the younger generation, and to identify factors that contribute to retirement and transfer decision and behaviors. The questionnaires consisted of closed and open-ended questions, as well as statements that requested respondents to answer on a Likert-type scale.

The principle investigators deemed that the questionnaires were reliable and valid. A field test of the questionnaires was conducted. In addition, all sections of the questionnaires were developed in collaboration with a team of experts who participated as the research team. Research instruments for each country were identical except for examples such as locations and designations of extension personnel. Some closed questions with Likert-type scales for responses were previously developed by other researchers and had been tested for validity and reliability. An ethical review of the project was completed by the Faculty of Home Economics Ethics Review Committee, University of Alberta. The present research will utilize questions from the 1990 research instrument. The questions are outlined in Appendix A.

Research Goal

The goal of this research is to investigate specific aspects of retirement of the senior generation of Alberta farm families. The sample included men and women who were employed on their own family farm operation years. The men were all married and between the age of 50 and 71 years. The women were all married and between the ages of 42 and 70 years. A comparison of the perception of retirement as reported by men and women was conducted.

Since this research examines the perceptions of retirement, the operational definition of retirement will be a self-definition; that is, "someone considers himself or herself retired, regardless of age, number of weeks worked in the past year or source of income" (Roadburg, 1985, p. 10). This subjective interpretation of retirement provides the following: the conceptual base for the individual within gender reference groups as the unit of analysis for the research; the operational perspective of who (which individuals) will be included in the research; and analytically, the variables of gender and perception (meaning, reasons, if and when) of retirement will be considered. Thus, this interpretation of the operational definition of retirement supports the inclusion in this research of both men and women employed in their own family farm operation in Alberta in order to provide a picture of retirement from the viewpoint of both genders.

As indicated previously, the designation of dependent and independent variables has been supported by Roadburg's definition of retirement. In this research study the dependent variable, retirement, is operationalized by analyzing the meaning of retirement, the reasons the individual might retire, if the individual decides to retire, and if so, at what age the individual decides to

retire. The gender of the respondent is the independent variable. Gender, for the purpose of this study, is defined as the identity of the individual as male or female.

Data Analysis

For the purpose of this research, a secondary analysis of the data collected by Keating and Munro (1990) was conducted. A demographic description of the sample included the following variables: age at time of survey, education, farm work status, location and farm assets and debts. In order to address the research questions and hypotheses, statistical tests utilizing SPSSx were conducted. Congruency has been operationalized as no statistical significant difference in responses regarding retirement between groups of men and women employed in their own family farm operation.

Research Questions and Hypotheses

The first research question is "What does retirement from farming mean to men and women employed on their own family farm operation?" Gender is the independent variable and the meaning of retirement is the dependent variable. The research hypothesis is that there will be congruency in the meaning of retirement for men and women employed in their own family farm operation. This research question is answered by responses to Question 1, Section D. This question is included in Appendix A. Responses to this question are reported using frequencies and percentages. Chi-Square and a one-way analysis of variance was used to compare the men and women's responses. Congruency of meaning of retirement is deemed to be present if there is no

statistical significant difference between the responses of men and women employed in their own family farm operation.

The second research question is "How do men and women employed in their own family farm operation rate five reasons for retiring from the family farm operation?" Gender is the independent variable and five important reasons for retirement are the dependent variables. The research hypothesis is that there will be congruency in the rating of importance for each reason for retirement by the men and women employed in their own family farm operation. This question is answered by the responses to Question 3, Section D. This question is included in Appendix A. Frequencies, percentages, and means of the responses will be reported. Paired T-tests were used to analyze the rating of reasons for retirement reported by men and women who are employed in their own family farm operation. Congruency is deemed to be present if there is no statistical significant difference in the rating of importance of each of the five reasons for retirement between men and women's responses.

The third research question is "Do men and women employed in their own family farm operation decide to retire from farming?" The independent variable is gender and the dependent variable is the decision to retire. The research hypothesis is there will be congruency in the decision of men and women to retire from their own family farm operation. This question is answered by the responses to Question 2, Section D. It is included in Appendix A. Frequencies and percentages of the responses are reported. Chi -Square and analysis of variance statistical tests were used to compare men and women's responses. Congruency in the decision of men and women to retire is

deemed to be present if there is no statistical significant difference between the responses of men and women employed in their own family farm operation.

The fourth research question is "If men and women employed in their own family farm operation decide to retire from farming, at what age do they decide to retire?" The independent variable is gender and the dependent variable is the age the men and women decide to retire. The research hypothesis is that there will be congruency in the age that men and women decide to retire from their own family farm operation. This question is answered by responses to Question 2, Section D. This question is included in Appendix A. The data from this question is reported using frequencies, percentages and means. It was analyzed using paired t-tests. Congruency in the age that men and women employed in their own family farm operation decide to retire from farming is deemed to be present if there is no statistical significant difference between responses.

Summary

A secondary analysis was conducted using the survey data collected by the Keating and Munro (1990) study. The survey data were collected by home economists in face-to-face interviews with married farm families in Alberta, where the husband was between the ages of 50 and 71 years, had a child or children over the age of 18, and was involved in the farming operation. The women in the sample were the spouses of the men. The women were between the ages of 42 and 70 years. The purposive sample consisted of 72 men and 73 women.

The research goal for this study was to compare perceptions about retirement of men and women who are employed in their own family farm operation. It is hypothesized that the responses to the research questions by men and women who are employed in their own family farm operation would be congruent. Perception of retirement was operationalized as the dependent variable to include the meaning of retirement; the reasons why an individual might retire; if the individual might retire; and if so, at what age. Gender was the independent variable. The data were analyzed using descriptive and inferential statistics.

CHAPTER V

RESULTS

This chapter contains a description of the sample and the results obtained from the analysis of the data used in this study. A description of the sample is presented first, followed by the results for each research question and corresponding hypothesis.

Description of the Sample

For this study, the sample included all of the senior generation of farmers, (N = 145 men and women, n = 72 men and n = 73 women), that participated in the project, Retirement of Self Employed Workers: Generations in Alberta Farm Families. The demographics that are outlined are: A. marital status, B. age of respondents, C. education, D. farm status, E. region (location) of farm operation, and F. total assets and total debts of respondents.

Marital Status

All respondents were married. The respondents had children involved and planning to remain in farming, with the exception of one son who did not plan to remain in farming.

Age

As indicated in Table 1, the men ranged in age from 46 to 71 years with the average being 58.7 years and the mode being 58 years. The women ranged in age from 42 to 70 years with the the average being 55.7 years and the mode being 55 years.

Table 1
Age of Respondents

Age	Men		Women	
	Frequency	Valid %	Frequency	Valid %
40 -44	0	0%	1	1%
45 - 50	8	12%	12	17%
51 - 55	12	17%	28	39%
56 - 60	26	38%	15	21%
61 - 65	13	19%	13	18%
66 - 70	9	13%	3	4%
71 - UP	1	1%	0	0%
missing	3		1	
	n = 72	100%	n = 73	100%

Education

As indicated in Table 2, the level of education ranged from 5 to 19 years. Most of the sample reported at least 9 to 12 years of education or they reported that they continued their education for a few years after grade 12. One-half of the men had a grade 9 to 12 education and and 25% had 13 to 16 years of education. One-half of the women had a grade 9 to 12 education, with approximately 40% of them having 13 to 16 years of education.

Table 2
Education of Respondents

	Men % of sample	Women % of sample
Less than 9 years	24%	9%
9 - 12 years	49%	53%
13 - 16 years	24%	37%
More than 16 years	3%	1%
Total	100%	Total 100%

Farm Status

As indicated in Table 3, the majority of the respondents in the study spent all their time on the farm. For the men, 83% indicated themselves as full-time farmers, 13% as part-time farmers, and 5% indicated that their farm work status was retired. The women indicated that 42% were homemakers, 25% were part-time farmers and homemakers, 24% were part-time farmers, 8% were full-time farmers, 8% were full-time farmers and homemakers, and 3% were homemakers and retired.

Table 3

Farm Status of Respondents

	Men % of sample		Women % of sample
Full-time farmer	83%		8%
Part-time farmer	12%		15%
Full-time homemaker	----		42%
Homemaker and full-time farmer	----		8%
Homemaker and part-time farmer	----		24%
Retired	5%		-----
Homemaker and retired	----		3%
Total	100%	Total	100%

Location

As indicated in Table 4, respondents in the study lived in the six farming regions as designated by Alberta Agriculture in the Province of Alberta. The sample was distributed throughout the six regions as follows: Vermillion 26%, Lethbridge 25%, Barrhead 23%, Red Deer 13%, Airdrie 8%, and Fairview 5%. A large portion of the men had lived in the farm community for 51-60 years and most of the women had lived in the community for 31-40 years.

Table 4
Location of Respondents

Vermillion	26%
Lethbridge	25%
Barrhead	23%
Red Deer	13%
Airdrie	8%
Fairview	5%
Total	100%

Assets and Debts

As indicated in Table 5, fifty percent reported that their assets were within the range of $500,000 to just under $1,000,000. Thirty-five percent indicated that their assets were within a larger range of $1,000,000 to just under $2,000,000. Only 15% said that they had assets totalling less than $500,000 and 15% said that they had assets over $2,000,000. Twenty-three percent of the sample indicated they had little or no debt, 14% said that they had less than $50,000 and 8% said they had a debt between $50,000 and just under $100,000. The range of $100,000 to just under $250,000 represented the highest proportion of those having debt, which was 35% of the sample. The remaining 20% of the sample reported having a debt load over $250,000, and 4% of this 20% reported debt loads over $750,000.

Table 5
Farm Assets and Debts

Dollars	Assets % of sample	Debts % of sample
0	0%	23%
<100,000	2%	22%
100,000 - 249,999	3%	35%
250,000 - 4999,999	10%	16%
500,000 - 749,999	25%	—
750,000 - 999,999	25%	4%
1000,000 - 1,499,999	15%	—
1,500,000 - 1,999,999	5%	—
2,000,000 - >	15%	—
Total	100%	100%

Results of Tests for Research Questions and Hypotheses

Question 1. Meaning of Retirement and Hypothesis

The first research question asked "What retirement from farming meant to men and women employed in their own family farm operation"? It was hypothesized that there would be congruency in the meaning of retirement for men and women employed in their own family farm operation. Congruency of meaning was present since there was no statistical significant difference between men's and women's responses.

Although the three most frequently identified responses for the meaning of retirement differed between the men and the women, the Chi-Square statistical test ($7, N = 141) = 4.28, p. > .25$ indicated that there was no significant difference. As well, a one-way analysis of variance did not result in a significant difference, $F(1,139) = 3.138$. p. <.10; thereby supporting that congruency existed. Thus, congruency of the meaning of what retirement means is present between men and women who are employed in their own family farm operation.

As indicated in Table 6, selling or transferring the operation (response #3) was the most common meaning of retirement for men and women employed in their own family farm operation. Following very closely, the next two most frequent responses for the meaning of retirement from farming were to have little or no responsibility for the farm (response #1); and having little or no responsibility for the farm and doing little or no physical work on the farm (response #6). These three meanings of retirement commanded 59% of the responses for the men and women together.

Table 6

Meaning of Retirement from Farming of Men and Women Employed in Their Own Family Farm Operation

	Men & Women		Men		Women	
Response*	Frequency	Valid %	Frequency	Valid %	Frequency	Valid %
1	27	19.4	9	13.0	18	25.7
2	13	9.4	6	8.7	7	10.0
3	28	20.1	14	20.3	14	20.0
4	16	11.5	9	13.0	14	20.0
5	21	15.1	12	17.4	9	12.9
6	27	19.4	15	21.7	12	17.1
7	7	5.0	4	5.8	3	4.3
missing	9		5		4	
Total	N = 148	100.0	n = 74	100.0	n = 74	100.0

*Key to responses:
1. having little or no responsibility
2. doing little or no physical work on the farm
3. selling or transferring the operation
4. having little or no responsibility for the farm and selling or transferring the operation
5. having little or no responsibility for the farm, doing little or no physical work on the farm and selling or transferring the operation
6. having little or no responsibility for the farm and doing little or no physical work on the farm
7. doing little or no physical work on the farm, selling or transferring the operation

The men's most common response to the meaning of retirement was having little or no responsibility for the farm and doing little or no physical work on the farm (response #6). The second and third most common response, respectively, to the meaning of retirement from farming was to sell or transfer the operation (response #3) and to have little or no responsibility for the farm, to do little or no physical work, and to sell or transfer the operation (response #5). These three responses commanded 59% of the total responses of the men.

The women indicated that having little or no responsibility for the farm would mean being retired from the farm (response #1). The second most common response for the meaning of retirement was to sell or transfer farm operation (response #3) followed by having little or no responsibility for the farm and doing little or no physical work on the farm (response #6). These responses accounted for 63% of the total responses of the women.

Question 2. Reasons for Retirement and Hypothesis

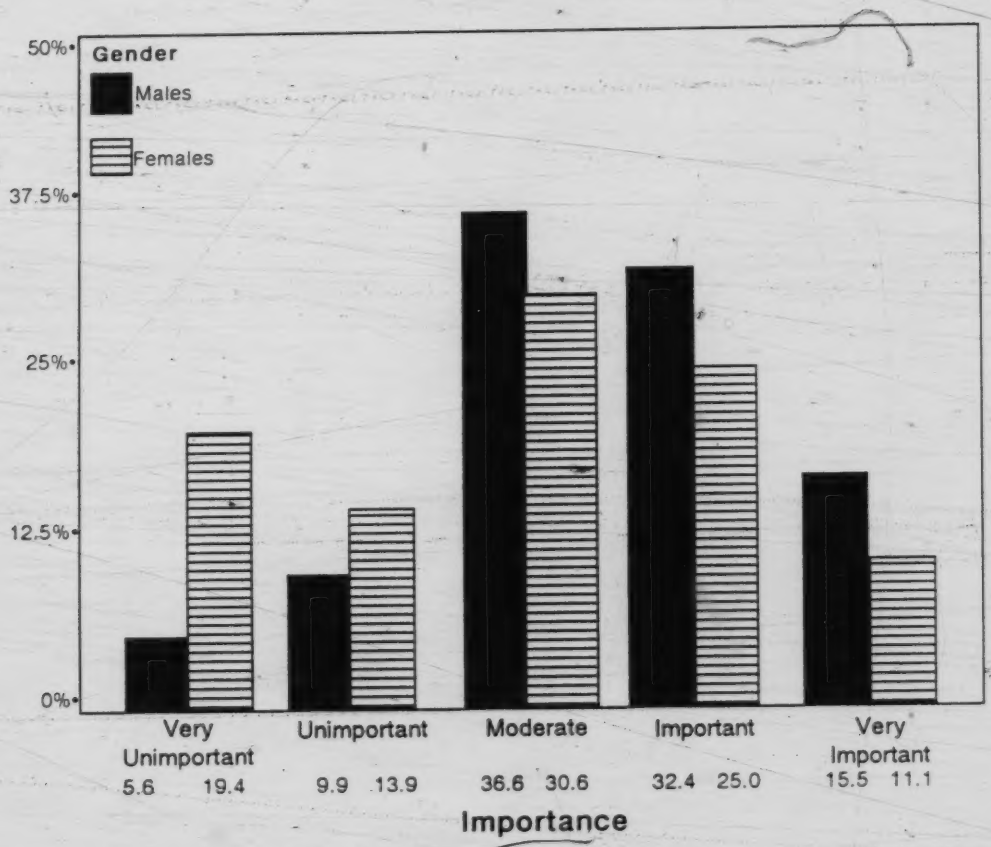
The second research question was "What are the reasons that men and women employed in their own family farm operation might retire from farming?" Five reasons for retirement were studied. Each reason was rated according to importance, with very unimportant given the rating of 1 and very important the rating of 5. It was hypothesized that there would be congruency in the rating of the importance for the each of the five reasons why men and women employed in their own family farm operation might want to retire.

Reason 1. To lighten physical work load.

The first reason given for retirement in the questionnaire was to lighten the physical work load. Only 5.5% of the men found the reason to retire to lighten the physical work load as very unimportant (1) , whereas 19.4% of women rated this reason as very unimportant (1) (see Figure 2 and Table 8 in Appendix B). However, when rating moderately important (3) and important (4) were combined, 60% of the men and women reported that to lighten physical work load was either a moderately important (3) or an important (4) reason to retire. Furthermore, 69% of men rated to lighten physical work load as moderately important (3) to important (4). In contrast, 56% of women rated to lighten physical work load as moderately important (3) to important (4).

There was significant difference in the rating of importance of the reason to retire: to lighten physical work load between men and women employed in their own family farm generation. The men cited more importance ($M = 3.42$) than women ($M = 2.91$) in rating the reason to retire: to lighten physical work load $t(69) = 2.62$, $p. < .05$. Thus, there was no congruency between men and women in the rating of importance in the reason to retire: to lighten physical work load.

Figure Two
Rating of Reason to Retire:
Lighten Physical Load



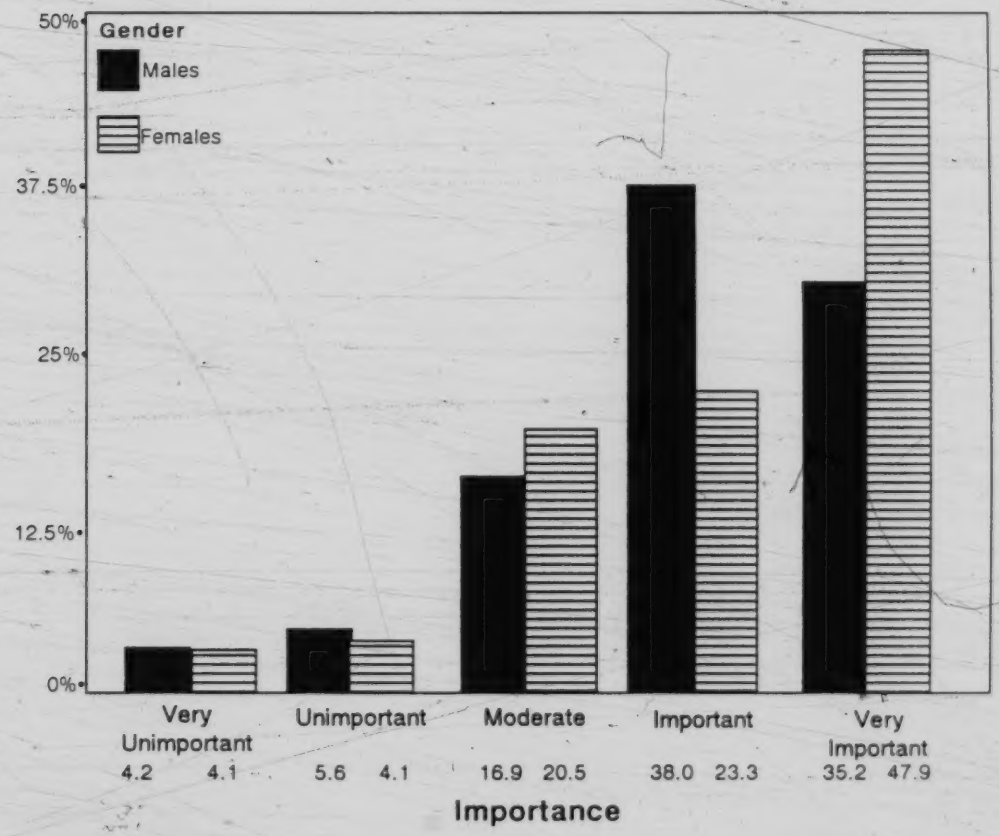
Reason 2. Establish the children in farming.

The second reason to retire that was studied was to establish the children in farming. Seventy-two percent of the men and women together rated this reason to retire as important (4) to very important (5) (see Figure 3 and Table 9 in Appendix B). Furthermore, 72% of the men indicated that the establishment of children in farming was important (4) to very important (5) as a reason to retire. Seventy-one percent of women indicated that the

establishment of children in farming was an important (4) to very important (5) reason to retire.

The results of a paired t-test $t(70) = -0.82$, $p. > .25$ indicated no significant difference. Therefore, there was congruency in the rating of importance between men and women in the reason to retire: to establish children in farming.

Figure Three
Rating of Reason to Retire:
Establish Children in Farming



Reason 3. To pursue other activities.

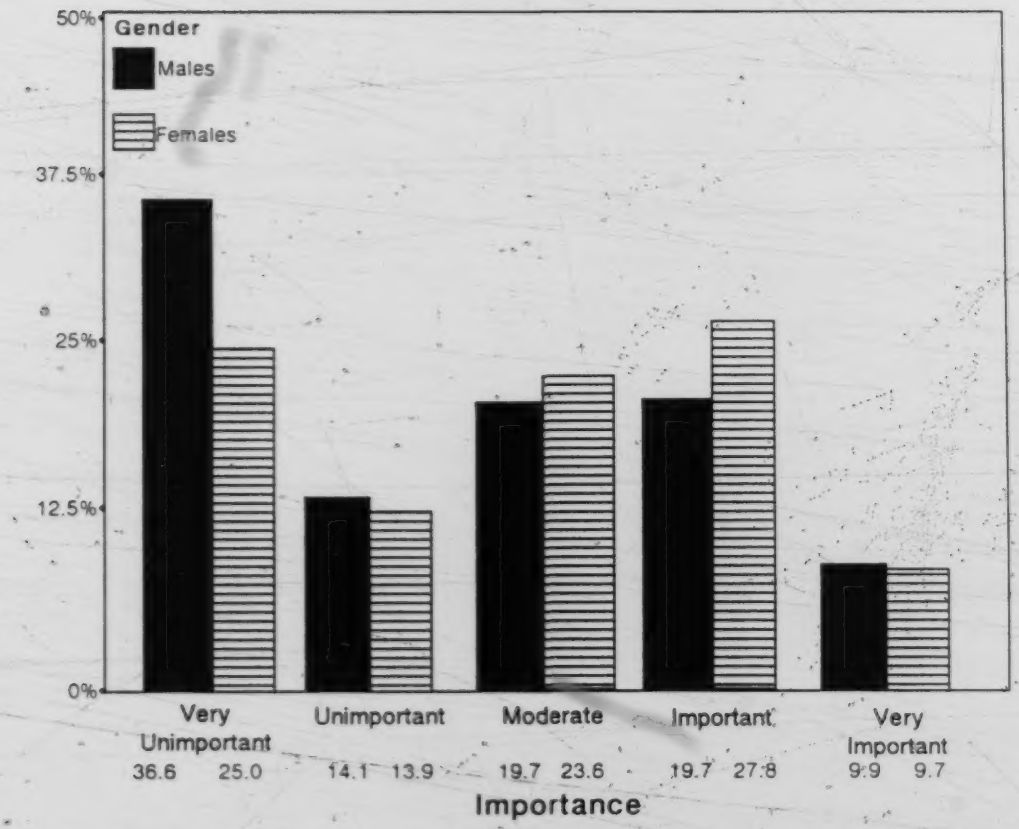
The third reason to retire that was studied was the reason: to pursue other activities. Thirty-one percent of the men and women rated this response very unimportant (1) as a reason to retire (see Figure 4 and Table 10 in Appendix B). Thirty-seven percent of the men rated the response to pursue other activities as very unimportant (1), and another 20% of men rated the reason as important (4). In contrast, 25% of women rated the reason to retire as very unimportant (1) while 28% of women rated this reason as important (4). When combining the ratings very unimportant (1) and unimportant (2), 45% of men and women rated the reason to retire: to pursue other activities as very unimportant (1) and unimportant (2). When combining the ratings moderately important (3) and important (4), another 45% of the men and women rated the reason to retire to pursue other activities as moderately important (3) to important (4).

More specifically, when combining ratings of very unimportant (1) and unimportant (2), 50% of the men rated the reason to retire: to pursue other activities as very unimportant (1) to unimportant (2). Another 39% of the men rated the reason to retire; to pursue other activities moderately important (3) to important (4). In comparison, 38% of women rated the reason to retire to pursue other activities as very unimportant (1) to unimportant (2) and 51% of women rated the reason as moderately important (3) and important (4).

The average rating for this reason for retirement for men was $\underline{M} = 2.51$ and the average rating for this reason for women was $\underline{M} = 2.84$. As predicted, the paired t-test $t(69) = -1.58$, $\underline{p} > .11$ indicated no significant difference between

the groups and therefore, it can concluded that men and women are congruent in the rating of importance of the reason to retire: to pursue other activities.

Figure Four
Rating of Reason to Retire:
Pursue Other Activities



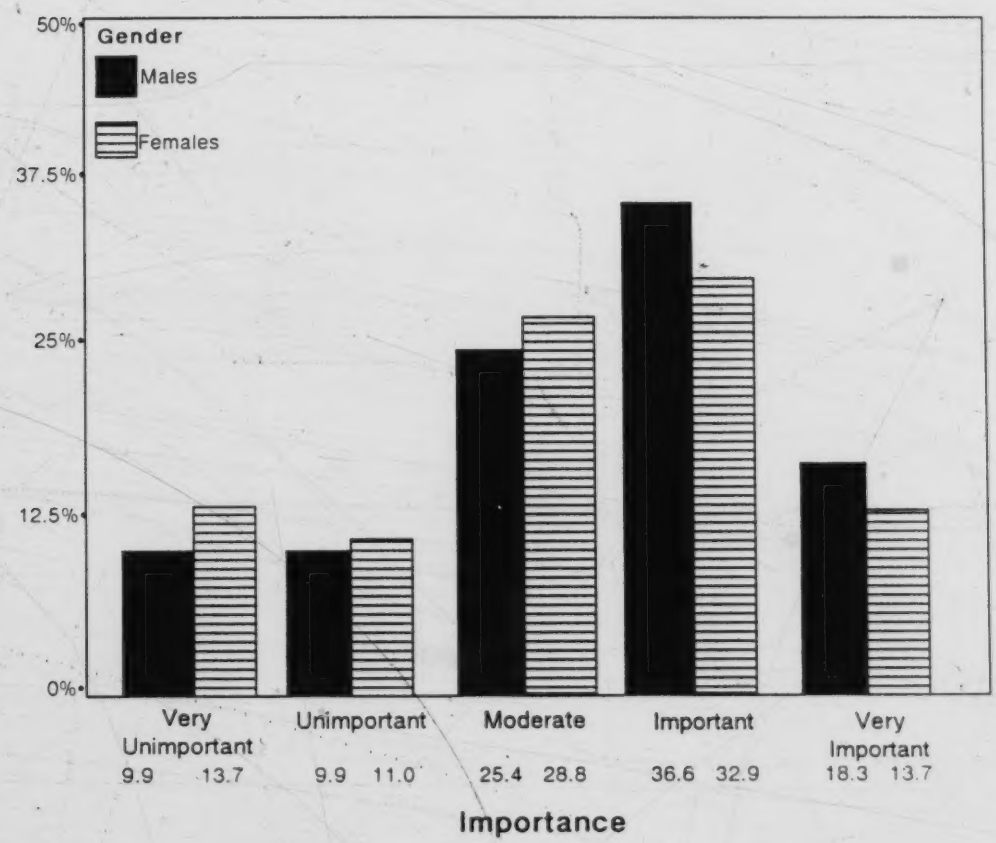
Reason 4. To reduce responsibility.

The fourth reason to retire that was studied was to reduce responsibility. The most frequent and highest percentage of the rating of this response for the three groupings (men and women combined, men and women) was important

(4) (see Figure 5 and Table 11 in Appendix B). For example, 35% of men and women rated the reason to retire: to reduce responsibility as important (4). Furthermore, 37% of the men and 33% of the women rated the reason to retire: to reduce responsibility as important (4). Sixty-two percent of men and women rated the reason to retire: to reduce responsibility as moderately important (3) and important (4). Furthermore, when combining rating (3) and (4), 62% of the men and 62% of the women each rated the reason to retire:to reduce responsibilities as moderate important and important.

The mean for the rating of the reason : to reduce responsibilities for men was $\underline{M}$ = 3.44 and for women the mean was $\underline{M}$ = 3.25. The results of a paired t-test were t(70) = 1.00, $\underline{p}$. ,<50. Therefore, there was congruency in the rating of importance in the reason to retire: to reduce responsibilities between men's and women's responses.

Figure Five
Rating of Reason to Retire:
Reduce Responsibilities



Reason 5. To provide income for retirement.

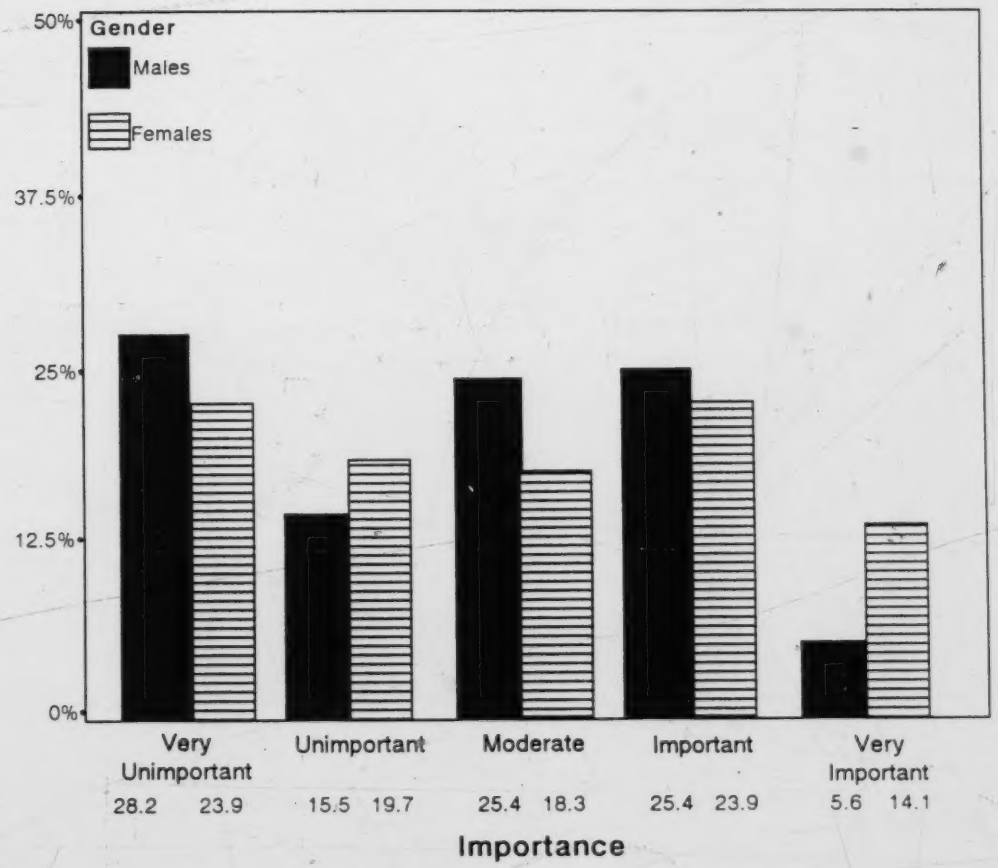
The fifth reason for retirement: to provide income for retirement was the last reason studied. Twenty-six percent of the men and women rated this reason to retire as very unimportant, while 25% men and 24% women rated this reason as important (see Figure 6 Table 12 in Appendix B). Furthermore, 28% of men rated the reason to retire: to provide income for retirement very

unimportant (1) while 25% of men rated the reason as important (4). In comparison to the men, 24% of the women cited that this as a very unimportant (1) reason to retire and 24% cited this was an important (4) reason to retire.

When the ratings moderately important (3) and important (4) were combined, 46% of the men and women cited this rating for the reason to retire: to provide income for retirement. This combination of rating accounts for 51% of the men's responses and 42 % of the women's responses.

The mean for the reason to retire: to provide income for retirement for men was $\underline{M}$= 2.62; and the mean for the same reason to retire for women was $\underline{M}$= 2.84. A paired t-test $t(70) = -1.16$, $\underline{p}. < .25$ indicated that there was congruency between men's and women's rating of the response for the reason for retirement: to provide income for retirement.

Figure Six
Rating of Reason to Retire:
Provide Income for Retirement

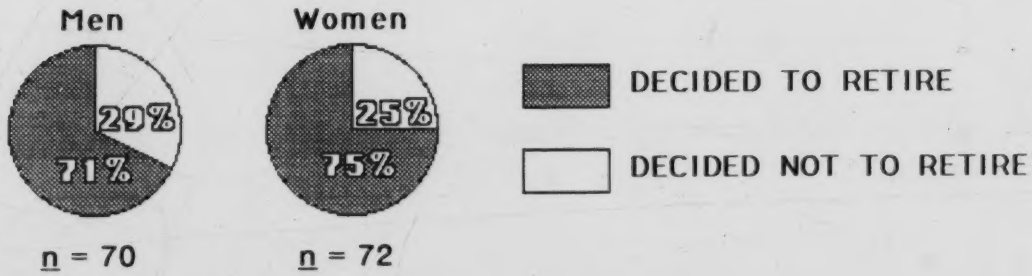


Question 3. Decision to Retire or Not and Hypothesis

The third research question was "Do men and women employed in their own farm operation plan to retire?" The research hypothesis was that there would be congruency in the decision of men and women to retire from their own family farm operation.

The findings indicated that an average of 27% of men and women combined do not plan to retire from the family farm operation. Further analysis revealed that 29% of the men decided not to retire from the farm operation while 25% of the women decided not to retire from the farm operation (see Figure 7 and Table 13 in Appendix B). Two statistical tests, the Chi-Square (3, N=142)=3.00 p.>.25., and a one way analysis of variance F (1,139)=.691, p <40. indicated that there was congruency in the responses between men and women employed in their family farm operation regarding their decision to retire.

Figure 7
Decision to Retire



Question 4. Predicted Age of Retirement

The fourth research question was "If men and women employed in their own farm operation plan to retire from farming, what age do they plan to retire"? The research hypothesis was that there would be congruency in the age that men and women plan to retire from their own family farm operation.

Seventy-eight percent of the men and women plan to retire at or before the age of 65 (see Table 7). Furthermore, 70% of men plan to retire at or before

the age of 65. In comparison, 85 % of the women plan to retire at or before the age of 65. The mean age for retirement for men was 65.39 years and the mean age for retirement for women was 63.85 years. A paired t-test t (80) - 1.87, p. <.10.indicated that there was congruency in the age that men and women employed in their own family farm operation plan to retire.

Table 7
Predicted Age of Retirement

Predicted Age of Retirement	Men		Women	
	Frequency	%	Frequency	%
47 - 55	2	4%	4	7%
56 - 60	5	11%	19	34%
61 - 65	26	55%	24	44%
66 - 70	9	17%	6	11%
71 - UP	6	13%	2	4%
	n = 47	100%	n = 55	100%

Summary

Results obtained using both descriptive and inferential statistics indicated that there was congruency, with one exception, in the responses regarding retirement between men and women employed in their own family farm operation. The meaning of retirement was congruent between the gender groups. In rating the reasons of importance for retirement, congruency was noted in four out of the five reasons. The four reasons for retirement that were congruent between men and women were the following: to establish children in farming, to pursue other activities, to reduce responsibility, and to provide

income. Congruency was not evident in the reason to retire: to lighten the physical work load. However, congruency was noted in the decision of men and women to retire. As well, there was congruency in the age that men and women decided to retire.

CHAPTER VI
DISCUSSION

Introduction

Symbolic interaction theory as discussed by Stryker (1972), provided the framework for developing the hypotheses that were used to assess the concept of congruency. Congruency between responses of interacting self-employed farm men and women perceiving the social situation of retirement and anticipating the role of retiree were analyzed. This was possible because, for the first time, women as well as men self-reported their perceptions of retirement.

Congruency is defined as agreement or harmony of responses to definitions including meaning of specific social situations. More specifically, congruency of responses between farm men and women to the definition of a specific social situation, retirement, is studied. Congruency of responses regarding the meaning of retirement, reasons for retirement, decision to retire, and if so when, for men and women in the pre-retirement phases of the retirement process are assessed. For this research, congruency has been operationalized as no statistical significant difference in responses regarding perceptions about retirement between men and women employed in their own family farm operation.

The purpose of this research was to take a snapshot look at how the retirement role is perceived by the groups of farm men and women. This chapter is a discussion of the results of the statistical analysis of the research data. The discussion begins by explaining the results using the conceptual

framework, symbolic interaction theory. Each research question and corresponding hypothesis are discussed. Limitations of the research and implications arising from the discussion are presented. Recommendations for future research are made.

Explaining the Results Using Symbolic Interaction Theory

Symbolic interaction theory provides an explanation of the findings that were obtained for each research question and hypothesis in this study when the perceptions of retirement of farm men and women were compared. There was no significant difference between the responses of the men and women to the four questions with one exception. Therefore, the majority of the responses were congruent. The following two paragraphs explain how congruency occurred.

Through the process of anticipatory socialization, respondents in this study have anticipated the social norm of retirement and the social role of retiree. In defining the new situation of retirement, the individual defines roles for self and sets of expectations or norms for others. Thus, each individual respondent defined the social situation of retirement by perceiving the meaning of retirement, and the reason for retirement that supported the roles perceived with retirement.

Men and women in a similar social situation, such as farming in the Province of Alberta, engage in the same kind of behaviors in defining a new situation. The interplay of behaviors that ensue in the anticipation of the social situation of retirement was a function providing meaning to the situation of retirement. Congruency of definitions of the interacting individuals within the

reference group provides meaning to the social situation. Furthermore, congruency of meaning of retirement between men and women promotes continuity of self-perception and also continuity of perceived roles among interacting individuals within the reference groups. Thus, the existence of congruency of responses in defining the social situation of retirement between farm men and women in this study provides guidelines for retirement roles and resulting behavior within the farming community.

Research Questions and Hypotheses

Question 1. Meaning of Retirement and Hypothesis

The first research question asked "What retirement from farming means to men and women employed in their own family farm operation?" It was hypothesized that there would be congruency in the meaning of retirement for men and women employed in their own family farm operation.

Results from inferential statistical tests reported there was no significant difference, thereby indicating congruency in the meaning of retirement between men and women employed in their own family farm operation. This is of interest since descriptive statistics reveal that the education background, location of the farm, and farm status were different for men and women.

Men and women responded that selling or transferring the operation (20%), followed by having little or no responsibility (19%), and having little or no responsibility for the farm and doing little or no physical work on the farm (19%) meant to them that they would consider themselves retired. It seems evident that selling or transferring the farming operation would indicate that men and

women would perceive themselves as retired from the family farm operation. However, an almost equal percentage responded that retirement would be having little or no responsibility, and having little or no responsibility for the farm and doing little or no physical work on the farm. Even though a variety of meanings of retirement were reported, a common theme for the meaning of retirement for men and women employed in their own family farm operation evolved. The theme evolving from the meaning of retirement was having little or no responsibility for the farm operation. Thus, these results support the findings of Keating and Doherty (1986) that indicated self-employed farm men may perceive retirement from different perspectives.

It is interesting to note that ownership of the family farm operation is maintained by many men and women as they contemplate the meaning of retirement. In their study, Keating and Munro (1989), noted that the final transfer of land marked the end of the exit phases of the farm business. Before comparisons can be drawn between these studies, it would be necessary to operationalize what is implied by the end of the exit phases from the farm business. For example, does selling or transferring the operation imply that the individual considers oneself retired or has the individual given up the retiree role (when ownership had been maintained) for a different role such as a sick role? As suggested earlier, operational definitions are important as different answers may result from the same research question (McDonald & Wanner, 1990).

In this study, for example, the men's most common response that indicated the meaning of retirement was having little or no responsibility for the farm and doing little or no physical work on the farm. The women's most

common response for the meaning of retirement was to have little or no responsibility for the farm. When consideration is given to the reported farm status of the respondents and the roles that respectively accompany the farm status, it seems appropriate that the men's perception of retirement from farming would involve doing little or no physical work on the farm. Furthermore, the role of homemaker, or homemaker and either full or part-time farmer includes responsibilities for the farm. Thus, the meaning of retirement from farming for women includes having little or no responsibility for the farm.

Question 2. Reason for Retirement and Hypothesis

The second research question was "How do men and women employed in their own family farm operation rate five reasons for retiring from the family farm operation?" It was hypothesized that there would be congruency in the rating of the importance for each of the five reasons why men and women employed in their own family farm operation might want to retire from farming. Each reason is discussed separately.

Reason 1. To lighten physical work load.

The first reason studied was to lighten the physical work load. Statistical tests revealed that there was significant difference in the rating of the importance of this reason to retire: to lighten physical work. Thus, congruency did not occur between the responses of men and women. Men and women rated the importance of this reason to retire significantly different. This finding would be consistent with the assigned roles that farm men and women experience as they consider reasons for retirement. For example, sixty percent (60%) of men and women rated to lighten the physical work load a moderately

important or important reason to retire. More specifically, 69% of the men and 56% of the women rated to lighten physical work load as moderately important or important reason to retire. Furthermore, 5.5% of the men rated this reason to retire as very unimportant, whereas 19.4% of the women rated this reason as very unimportant.

As previously suggested, the rating of importance of this reason corresponds with the description of tasks that accompany the perceived roles for men and women employed in the family farm operation. Farm men generally assume work role responsibilities that have more physical requirements. For example, traditionally for this age group, the men participate in field work and women prepare the meals for the farm workers. It follows, in general, that men would therefore rate to lighten physical work as more important than women.

This incongruency of the rating of importance of this reason for retirement between men and women can be explained according to the conceptual framework used in this study. In defining the new situation of retirement, men have perceived their current social situation of norms and roles to include more physically demanding activities. Thus, through the process of anticipatory socialization this reason for retirement supports roles identified with the social situation of retirement for men, in this instance, reduction in physically demanding activities. Consequently, as members of the male reference group, men have defined the social situation of retirement differently than women.

Reason 2. To establish children in farming.

The second reason to retire that was studied was to establish the children in farming. There was congruency between men and women's responses in rating this reason to retire as important to very important. Statistical tests indicated that congruency was present between men and women in their perception of the importance for this reason to retire.

In other words, the interacting individuals are congruent in rating the importance they have given to this reason in the total definition of the social situation of retirement. Thus, it is a very significant reason for retirement. The importance of this reason is supported by previous research (Keating & Doherty, 1986). It must be recognized that the respondents in this study reported that they had children involved in the family farm operation and a large majority of these children planned to remain in farming.

The reported total assets and debts of these farm families indicated a positive financial outcome from farming; therefore, it appears financially possible for the senior generation to establish the younger generation in farming. Furthermore, there is congruency between the interacting individuals, in this instance, the parents and the children in selecting the family farm business as a way of life (Boehlje, 1973).

Reason 3. To pursue other activities.

The third reason to retire that was studied was to pursue other activities. There was congruency in the rating men and women gave to the reason to retire: to pursue other activities. Forty-five percent of men and women rated this reason as very unimportant to unimportant while another 45% of men and

women rated this reason as moderately important to important. Furthermore, 50% of the men rated this reason to retire as very unimportant to unimportant and 39% of the men rated this reason to retire as moderately important to important. In contrast, 38% the women rated this reason to retire as unimportant and 51% of the women rated this reason to retire as moderately important to important.

A trend emerged in the analysis of the ratings of this reason. When men and women's responses were combined a large percentage rated this reason as very unimportant and unimportant, and an equal percentage rated this reason as moderately important and important. When comparing the men's responses with the women's responses a reverse trend emerges: more men rated this reason as very unimportant and unimportant, whereas more women rated this reason as moderately important and important.

In the Keating and Doherty study (1986), male farmers rated an interest to pursue other activities as very unimportant. When the results of the two studies are compared, men in this study gave more importance to the reason to retire: to pursue other activities. The sample of men in this study also reported higher education and a family farm operation with a limited debt load. These conditions may permit increased opportunities for the men in this study to develop off farm interests during their farming career. Furthermore, this finding suggests there is a relationship developing between anticipatory socialization towards retirement that occurs within the reference group of the farming communities and the anticipatory socialization towards retirement that occurs in the general population. This anticipatory socialization perceived by the

reference group supports the pursuit of other activities, such as travel, that the general Canadian population anticipates will be enacted with the role of retiree.

Reason 4. To reduce responsibility.

The fourth reason to retire that was studied was to reduce responsibility. Clearly, there was congruency in the rating men and women gave for the reason to retire: to reduce responsibility. Sixty-two percent of the men and women rated this reason to retire as moderately important or important. It is interesting to note the same percentage of the men and women rated this reason to retire as moderately important or important.

A higher percentage of men in this study rated this reason to retire as moderately important to important than did those in the Keating and Doherty (1986) study. This may reflect the impacts of the changing and increasing complexity occurring within the agricultural industry in Canada and, more specifically, as it relates to Alberta. National subsidy programs and free trade are two such impacts. These impacts have resulted in additional challenges to maintaining a successful farming operation.

Men and women perceive one of the reasons to retire is to reduce the responsibility for the family farm operation. Whatever role each individual enacts or has enacted in the family farm operation, it is evident that retirement is viewed as a social situation that has freed the individual from responsibility. For example, whether the individuals perceive themselves to be a full or part-time farmers, homemakers or any combination of these roles, individuals, in general, perceive that reducing responsibility from the family farm operation is a moderately important or important reason for retirement. This is in keeping with

the definition of the social situation of retirement reported in the discussion of research question 1. Correspondingly, the most common perceived meaning of retirement from farming was to have little or no responsibility.

Reason 5. To provide income for retirement.

The fifth and final reason for retirement that was studied was the reason to provide income for retirement. There was congruency in the rating of importance of financial consideration when contemplating retirement. For example, the largest percentage (26%) of men and women rated this as a very unimportant reason to retire. Twenty-five percent of men and 24% of women rated this reason as important. Further analysis revealed similar results occurred when men and women's ratings are considered separately. For example, 28% of men rated this reason as unimportant while 25% rated it as important. While 24% of women rated this reason as unimportant, 24% of women rated this reason as important.

Self-employed individuals in their own family farm operation are unlikely to have the coverage of a private pension plan when considering retirement. Instead, the farming operation must be in the financial position to sustain the business, and provide an income for both the retiring and receiving families. If the farming operation has little or no debt, the operation is more likely to be in a financial position to provide for retirement of the senior family.

Question 3. Decision to Retire or Not and Hypothesis

The third research question was "Do men and women employed in their own family farm operation plan to retire?" The research hypothesis was that

there would be congruency in the decision of men and women to retire from their own family farm operation.

There is congruency between men and women in their reports of their decision to retire or not. This congruency in the decision to retire or not reflects congruency of role expectations between and within both gender reference groups within the farming community. Men and women employed in their own family farm operation, like other self-employed persons, have no mandatory date for retirement, however they do decide to retire. For example, the findings in this study indicated that 71% of men report they have decided to retire, whereas 75% of women report they have decided to retire.

As noted previously, women who are employed in their own family farm operation have not been surveyed before. In this study, 44% of women reported their farm status as homemakers, while other women reported a combination of farm status and roles including full and part-time farmer and homemaker. This study revealed that three-quarters of women do plan to retire. Thus, anticipatory socialization of the definition of the social situation for retirement results in changing role expectations for women who perceive themselves as full-time homemakers as well as for women who report combinations of roles of full or part-time farmer and/or homemaker.

In contrast, the Keating and Doherty study (1986) revealed that 61% of male farmers had no definite plans about how or when they would retire. However, the acceptance of a decision to retire within the farming community is definitely emerging. Furthermore, congruency in the decision of farm men and women to retire is corresponding with the definition of the social situation of retirement that exists throughout the Canadian society. Congruency of the

definitions of the interacting individuals provides meaning to the definition of the social situation. Thus, congruency provides guidance for the behavior of individuals, as well as guidance for Canadian society in general.

Question 4. Predicted Age of Retirement and Hypothesis

The fourth and final research question was "If men and women employed in their own family farm operation decide to retire from farming, what age do they plan to retire?' The research hypothesis was that there would be congruency in the age that men and women plan to retire from their own family farm operation.

Congruency was evident in the planned age of retirement. The members of the farming community in this study are in general agreement with the norm of the expected age of retirement (on or before the age of 65 years) within the Canadian society. Seventy-eight percent of men and women plan to retire at or before the age of 65. Furthermore, 70% of the men plan to retire at or before the age of 65. In comparison, 85% of women plan to retire at or before the age of 65. The average planned age for retirement reported by men is 65.4 years and the average planned age for retirement reported by women is 63.9 years.

The female respondents plan to retire 1.5 years earlier than the male respondents. However, when demographics are considered, the women respondents are generally three years younger than the men. Consequently, the women may be slightly younger spouses of the men or they may actually plan to work slightly longer than the men.

Limitations of Research

The sample was purposively selected by district home economists according to the criteria for sample selection developed by the primary researchers. Due to unforeseen circumstances, these families may not truly represent the criteria for random selection, but rather represent families who are involved with the home economist's district programming.

Families who consented to participate in the Keating and Munro (1990) study would probably feel comfortable and secure in their interpersonal relationships within and between generations. Families that were experiencing stress or perceived that there was stress in the other generation might be less likely to participate and potentially reveal personal or family problems. It is also recognized that families who participated in the study may have felt comfortable with their interfamily farm transfer process and may have shown more interest in participating in the original study.

Implications Resulting from Research Findings

This is the first research project that has included responses from women employed in their own family farm operation. Furthermore, this research included self-reports from men and employed in their own family farm operation and made statistical comparisons between men and women possible. These findings provide baseline data of the perceptions of both men and women related to retirement.

The findings provide background information for family life educators and retirement planners to develop specific pre-retirement programs that recognize the meaning of retirement, reasons for retirement, and when retirement is

anticipated for members of the farming communities in the province of Alberta. In other words, the facilitators of these pre-retirement programs will be able to include the background information in need assessments prior to implementation of retirement programs. At present, need assessments are not commonly completed before implementing prepackaged retirement programs.

Men and women employed in their own family farm operation perceive retirement from different perspectives. However, a theme in the meaning of retirement did emerge. Men and women employed in their own family farm operation perceive the meaning of retirement to include having little or no responsibility. Congruency between the responses of men and women anticipating retirement would suggest, according to symbolic interaction theory, that men and women have been socialized to have similar perceptions regarding the meaning of retirement, if they decide to retire or not, and if so, at what age. Furthermore, it is evident that dialogue has occurred among the interacting individuals which has contributed to the congruency of responses.

The findings in this study also indicate that when pre-retirement programs or workshops are planned, retirement planners should be encouraged to include plenary sessions for the younger or receiving generation to attend. These session(s) would include information of what retirement means for the senior or retiring generation, and the opportunity for discussion to occur between the two generations.

The receiving generation would learn that the reason to retire: to establish the children in farming was rated as important even though many of the retiring men and women decide to maintain ownership of the family farm operation. Optional follow-up session(s) for the receiving generation to

consider the retiring generation's perception of retirement and the subsequent implications of the changes in perceptions of roles and status should be available.

Congruency between men and women occurred in four out of five reasons for retirement from the family farm operation. The physical aspects of roles account for the lack of congruency in the rating of importance of the reason to retire: to lighten physical work load. Although congruency between men and women was evident in the reason to retire: to pursue other activities, women generally rated this reason as more important. Discussion of various perspectives regarding anticipated role expectations could be included in a problem-solving, communication-focused session of the pre-retirement programs. In this session, communication skills could be developed and further enhanced with communication exercises integrated throughout the pre-retirement programs.

The findings from this research have implications for family life educators and retirement planners, as well as the labour market and society in general. For example, men have indicated that a reason to retire is to do little or no physical work on the farm. With an aging farming population, it is important to know that approximately three quarters of that population anticipates retirement at or before the age of 65 years. Policy makers will have to address the issue of the availability of manpower to assist the receiving generation to maintain the family farm operation. It may be necessary to develop policies that facilitate younger men and women to consider agricultural career paths.

As indicated, the acceptance of retirement within the farming community has emerged, the retiree role indicates congruency in the definition of the social

situation of retirement among members of the farming community and the Canadian society in general. Thus, the acceptance of behavior regarding retirement provides guidance not only for the individual and groups, but impacts on public policies and the Canadian society at large. Political, economic, and social structures need to reflect the needs, rights, and duties of the retired population in Canada. Research on retirement provides data not only regarding individual retirement behavior, but also data regarding how political, social, and economic structures influence, individual retirement behavior.

Future Research

This research has provided a snapshot of the role of retirement as it is perceived by farm men and women. In order to describe causal effects of congruency in meaning, reason for retirement; decision to retire and age of retirement further studies are required to expand the data base that has been established in this study. There is a need for longitudinal and/or time-series studies to follow-up the respondents to determine if they were able to or wanted to follow through the retirement process as they had perceived it.

In addition, different varieties of research approaches regarding pre-retirement phases would add to the data base. For example, other information can be learned from a qualitative approach such as ethnography. By utilizing key-informants and career histories form of interviewing, a rich descriptive data base about perception of retirement and the satisfaction found in retirement could be developed.

Likewise, further comparative studies are also required. For example, another interesting study of retirement would be to compare the pre-retirement

phase of men and women employed in their own family farm operation with men and women employed in their own urban situated family business.

Women of the cohort age of the respondents in this study have been excluded from research studies in general. More specifically, there is an important void of information about women's perceptions of retirement who have lived their adult lives in the perceived role of housewives. Furthermore, qualitative research could provide indepth insights into women's perceptions of retirement.

It has been suggested, previously, that these research findings can be utilized in the planning and implementation of pre-retirement programs and/or workshops by family life educators and retirement planners. Furthermore, there is a need for assessment and evaluation research of pre-retirement programs. Evaluation research is required to assess the effectiveness of the pre-retirement programs to ensure the needs of the participants are met.

Symbolic interaction theory was used as the conceptual framework for this study. Congruency is an integral concept of symbolic interaction theory. This research studied congruency between individuals within two groups, that is, men and women. Additional research is required to further operationalize the concept of congruency. For example, levels, types and worth of congruency could be study.

This research has analyzed the findings from a theoretical perspective. There is a need for retirement research to continue to include a theoretical approach. Theoretical approaches will assist family life educators and other practitioners to understand the underlying assumptions and implications of

research. Thus, as different theories are applied, challenged or developed, an understanding of the complexity of retirement will continue to evolve.

> Retirement is considered a complex social institution... The decision to retire has implications for individuals,work organizations, communities, social situations and society at large (Atchley, 1979, pp.53).

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APPENDIX A

SECTION D

1. What does retirement from farming mean to you? (Check all that apply)
   _____ having little or no responsibility for the farm
   _____ doing little or no physical work on the farm
   _____ selling or transferring the operation

2. Do you plan to retire from farming?.....Yes_____ No_____
   (If yes) at what age do you plan to retire?....._____ years

3. The following are reasons you might retire from farming.
   Please indicate how important each reason might be by circling the appropriate number.

	Extremely Unimportant				Extremely Important
To lighten your physical work load	1	2	3	4	5
To establish your children in farming	1	2	3	4	5
To pursue other activities	1	2	3	4	5
To reduce responsibilities	1	2	3	4	5
To provide income for retirement	1	2	3	4	5

APPENDIX B

Table 8
Reason to Retire: To Lighten the Physical Work Load

	Men & Women		Men		Women	
Rating*	Frequency	Valid %	Frequency	Valid %	Frequency	Valid %
1	18	12.6	4	5.6	14	19.4
2	17	11.9	7	9.9	10	13.9
3	48	32.4	26	36.6	22	30.6
4	41	27.7	23	32.4	18	25.0
5	19	12.8	11	15.5	8	11.1
Total	N = 143	100.0	n = 71	100.0	n = 72	100.0

Table 9
Reason to Retire: To Establish Children in Farming

	Men & Women		Men		Women	
Rating*	Frequency	Valid %	Frequency	Valid %	Frequency	Valid %
1	6	4.2	3	4.2	3	4.1
2	7	4.7	4	5.6	3	4.1
3	27	18.1	12	16.9	15	20.5
4	44	30.6	27	38.0	17	23.3
5	60	41.7	25	35.2	35	47.9
Total	N = 144	100.0	n = 71	100.0	n = 73	100.0

*Key to rating:
1 = very unimportant
2 = unimportant
3 = moderately important
4 = important
5 = very important

Table 10
Reason To Retire: To Pursue Other Activities

	Men & Women		Men		Women	
Rating*	Frequency	Valid %	Frequency	Valid %	Frequency	Valid %
1	44	30.8	26	36.6	18	25.0
2	20	14.0	10	14.1	10	13.9
3	31	21.7	14	19.7	17	23.6
4	34	23.8	14	19.7	20	27.8
5	14	9.8	7	9.9	7	9.7
Total	N = 143	100.0	n = 71	100.0	n = 72	100.0

Table 11
Reason to Retire: To Reduce Responsibilities

	Men & Women		Men		Women	
Rating*	Frequency	Valid %	Frequency	Valid %	Frequency	Valid %
1	17	11.8	7	9.9	10	13.7
2	15	10.4	7	9.9	8	11.0
3	39	27.1	18	25.4	21	28.8
4	50	34.7	26	36.6	24	32.9
5	23	16.0	13	18.3	10	13.7
Total	N = 144	100.0	n = 71	100.0	n = 73	100.0

*Key to rating:
1 = very unimportant
2 = unimportant
3 = moderately important
4 = important
5 + very important

Table 12
Reason to Retire: To Provide Income to Retire

	Men & Women		Men		Women	
Rating*	Frequency	Valid %	Frequency	Valid %	Frequency	Valid %
1	37	26.1	20	28.2	17	23.9
2	25	17.6	11	15.5	14	19.7
3	31	21.8	18	25.4	13	18.3
4	35	24.6	18	25.4	17	23.9
5	14	9.9	4	5.6	10	14.1
Total	N = 142	100.0	n = 71	100.0	n = 71	100.0

*Key to rating:
1 = very unimportant
2 = unimportant
3 = moderately important
4 = important
5 = very important

Table 13
Decision to Retire or Not

	Men		Women	
	Frequency	%	Frequency	%
Decide to Retire	50	71%	54	75%
Decide Not To Retire	20	29%	18	25%
	n = 70		n = 72	